

**REMARKS**

Claims 1-16 and 30 are pending. By this Amendment, claim 1 is amended. Reconsideration in view of the above amendments and following remarks is respectfully requested.

**I.     THE CLAIMS SATISFY THE REQUIREMENTS  
of 35 U.S.C. § 112, Second Paragraph**

The Office Action indicates that claims 15 and 16 fail to meet the requirements of 35 U.S.C. § 112. By this Amendment, claims 15 and 16 are amended. Thus, withdrawal of the rejection of claims 15 and 16 under 35 U.S.C. § 112 is respectfully requested.

**II.    THE CLAIMS SATISFY THE REQUIREMENTS  
of 35 U.S.C. § 103**

The Office Action rejects claims 1-16 and 30 under 35 U.S.C. § 103 as being unpatentable over Sweeny in view of Schnall (U.S. Publication No. 2002-0116323). The rejection is respectfully traversed.

Sweeney is directed to a method and system for rules based underwriting. In Sweeney, an underwriter's website provides an applicant with webpages for a multiscreen loan application. After the application is submitted, the underwriter may use a credit matrix application to automate credit decisions, which eliminates or minimizes human interactions. After a credit score is determined, it is sent to a loan product identifier so determine which type of loan an applicant may be eligible to receive. Once the loan product is identified, a term sheet generator may send the results to the applicant.

Schnall is directed to a method and apparatus for providing loan information to multiple parties. The system and method of Schnall provides loan data on a loan made to a primary party

where the loan has a secondary party. The system Schnall includes generation of a primary and secondary messages for providing lending information.

In contrast, Applicant's invention provides for consolidating financial information from a borrower, a guarantor and a property into a central database; calculating financial cash flow for the guarantor, the borrower and the property; and unifying individual and corporate financial wealth, which is based upon the step of calculating financial cash flow, to determine global debt service, wherein the global debt service is further based upon individual global debt service information and corporate global debt service information, including credit policy and credit risk. Sweeny does not teach or suggest the consolidation and evaluation of all borrower, guarantor and property information to calculate financial cash flow including consideration of credit policy and debit risk in order to determine global debit service as provided by Applicant's invention. Schnall also fails to disclose such features. Thus, neither Sweeny nor Schnall teaches or suggests the consolidation and analysis of each of individual, corporate and property information together to provide real time commercial loan decisioning as provided by Applicant's invention. Thus, the combination of Sweeney and Schnall fails to disclose or suggest the invention of claim 1. Further, neither Sweeney nor Schnall provides the requisite motivation for combining and modifying their teachings to arrive at the claimed invention. Thus, it is respectfully submitted that claim 1 defines patentable subject matter pursuant to 35 U.S.C. §103. Therefore, withdrawal of the rejection of claim 1 under 35 U.S.C. §103 is respectfully requested. Furthermore, dependant claims 2-16 dependant from claim 1 and thus, are distinguishable over the applied references for at least the reasons described in connection with claim 1 above. Therefore, withdrawal of the rejection of claims 2-16 under 35 U.S.C. §103 is respectfully requested.

Application No. 10/616,300  
Amendment dated February 28, 2007

**Conclusion**

In view of the foregoing, the Applicant respectfully requests that the Examiner consider the claims as amended for examination on the merits. A timely allowance of the pending claims is requested.

If there are any other fees due in connection with the filing of this Amendment, please charge any necessary fees to Deposit Account No. 50-1349.

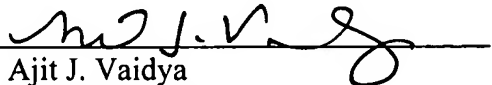
The Examiner is invited to contact Applicant's undersigned attorneys by telephone to discuss any matters if the Examiner feels such discussions may expedite the progress of the present application toward allowance.

Respectfully submitted,

**HOGAN & HARTSON LLP**

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